



Order Filed on June 8, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

Albert Russo  
CN 4853  
Trenton, New Jersey 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

In Re:

**VERONA RICKETTS**  
Debtor(s)

Case No.: 19-14630 MBK

Hearing: 5/19/20

Judge Michael B. Kaplan

**ORDER APPROVING SETTLEMENT**

The relief set forth on the following pages, numbered two (2), is ORDERED.

**DATED: June 8, 2020**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**THIS MATTER**, having come before the Court on Debtor's Motion to Approve Personal Injury Settlement filed by Justin H. Sperling, Esquire of Aronberg, Kouser, Snyder & Lindermnn, PA, special counsel for the above captioned Debtor; and, the Coury having reviewed the documents on file and having heard the arguments of counsel; and, and, this Order being submitted pursuant to D.N.J. LBR 9072-1(d), (7 Day Rule); and, no objection being received thereon; and, for good cause shown;

**ORDERED** that the motion is granted;

**IT IS FURTHER ORDERED** that Debtor's gross settlement in the amount of \$95,000.00, as set forth in the Statement of Distribution attached to the Motion as Exhibit B, is hereby approved; and

**IT IS FURTHER ORDERED** that special counsel may pay all counsel fees, medical bills, and liens (\$33,142.72) from the gross settlement proceeds; and

**IT IS FURTHER ORDERED** that the Debtor is allowed an exemption of \$25,150.00 pursuant to Code Section 522 (d)(11)(D) and an exemption of \$12,575.00 under Code Section 522 (d)(5) for a total of \$37,725.00. This amount of \$37,725.00 may be paid directly to the debtor by personal injury counsel. All remaining proceeds are to be turned over to the chapter 13 Trustee.

**IT IS FURTHER ORDERED** that the remaining non-exempt proceeds in the amount of \$24,132.28 shall be turned over to the Chapter 13 Trustee within 10 days of the date of this order; and

**IT IS FURTHER ORDERED** that the Debtor's right to amend exemptions and Trustee's right to object are preserved.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Verona Ricketts  
DebtorCase No. 19-14630-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db +Verona Ricketts, 33 Hawthorne Lane, Willingboro, NJ 08046-1717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.govHarold N. Kaplan on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC hkaplan@rasnj.com,  
informationathnk@aol.comJohn R. Morton, Jr. on behalf of Creditor Thrift Investment Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Justin Harris Sperling on behalf of Debtor Verona Ricketts jsperling@akplaw.net

Maria Cozzini on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC mcozzini@sternlav.com

Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9